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ABSTRACT

The anticipated "graying" of the American work force may result not only in the intensification of the severe economic and personal problems of members of society but also in eventual shortages of workers in critical areas. A growing demand for workers in the coming decades may lead to the need for incentives to encourage older people to remain in the work force. Personal and financial factors, as well as work place conditions, may reverse the early retirement trend. An examination of the legislation, funding, programs, and services for older persons shows attempts that have been made to clarify issues relating to older citizens and to provide them with assistance. Ways to eliminate age discrimination are legislation and funding and solutions in the work place, such as alternative work schedules; job redesign, transfer, or reassignment; phased retirement; or part-time employment. The main issue vocational educators must address is improved vocational skills-training opportunities for older adults. Employers can implement progressive policies extending work group opportunities to older workers and provide continued education and training opportunities. (YLB)

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OLDER WORKERS: WHAT VOC ED CAN DO

written by

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1983

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FOREWORD

The anticipated "graying" of the work force over the next fifty years may result, not only in economic strain on Social Security and other systems, but also in eventual shortages of workers in critical areas. An understanding of the situation of older members of the work force is necessary if vocational educators are to be responsive to older workers' needs and are to help prevent shortages of skilled workers.

The author of this study, Dr. Denie Denniston, is active in gerontology research through her work with the Ohio Department of Mental Health, The Ohio State University College of Medicine, and as a psychologist in private practice. She recently presented her study on "Personal/Career Problems of the Aging" at the 12th International Congress on Gerontology, Hamburg, Germany.

This paper is one of ten interpretive papers produced during the fifth year of the National Center's knowledge transformation program. The review and synthesis in each topic area is intended to communicate knowledge and suggest applications. Papers in the series should be of interest to all vocational educators, including teachers, administrators, federal agency personnel, and researchers. This paper should be of special interest to persons who work for, and with, aging persons.

The profession is indebted to Dr. Denie Denniston for her scholarship in preparing this paper. Dr. Samuel M. Curtis, Pennsylvania State University; Stan Cohen, Philadelphia, Pennsylvania; and Dr. Lucille Campbell-Thrane and Jill Russell of the National Center for Research in Vocational Education contributed to the development of the paper through their critical review of the manuscript. Staff on the project included Shelley Grieve, Alta Moser, Dr. Judith Samuelson, and Dr. Jay Smink. Clarine Cotton and Ruth Nunley typed the manuscript and Janet Ray served as word processor operator. Editorial assistance was provided by Sharon L. Fain of the National Center editing staff.

Robert E. Taylor
Executive Director
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in Vocational Education

EXECUTIVE SUMMARY

Traditionally, the older worker in America has not been valued in the work place. Even in times of high employment, many employers have been anxious to move this population out of the work force in order to make jobs available to younger workers. Most older workers were "programmed" to believe that their useful working life would peak at the age of forty and that they could expect only twenty to twenty-five additional years of productivity before retirement. Demographic forecasts clearly indicate, however, that this nation will continue to be populated by ever-increasing numbers of older persons. At a time when people are living longer and remaining healthier than ever before and when more of them desire work for personal or financial reasons than ever before, the persistence of such attitudes presents a serious dilemma.

The devaluation of the older worker in this country has created severe economic and personal problems not only for individuals, but also for society in general. Ironically, the anticipated "graying" of the work force over the next half century may result, not only in the intensification of these problems, but also in eventual shortages of workers in critical areas.

Part of the reason of the failure to value the older worker is rooted in how older persons are perceived by employers and others. Myths about the older person abound in our society. According to these myths, most older people are infirm, dependent, senile, unproductive, and resistant to change. Chronological age, however, is not an indicator of acutal physical, emotional, or mental abilities. Studies comparing the job productivity and performance of older and younger workers usually find a slight positive relationship to age, or none at all. Further, older people have the same ability to adapt to change, including technological change, as any other age group. Although such findings and the findings of professional persons who work with the aging in various capacities are refuting such myths, misconceptions continue to affect the chances of employment and the workplace treatment of the older worker.

In the past, complete retirement at the earliest possible opportunity has been a foregone conclusion for many older workers. During the past two decades, this trend has increased, leading to a decline in the proportion of older people in the work force. In coming decades, however, a number of factors will contribute to a growing demand for older workers. Factors that will contribute to this demand include a dramatic shrinkage of the supply of younger workers due to lower birthrates; shortages of skilled human resource personnel in selected industries; personnel needs in the service programs that have traditionally depended on women volunteers; and training needs that require the kind of unique contributions that older workers can make.

In twenty years, incentives to encourage older people to remain in the work force may be necessary. A number of financial and personal factors, as well as work place conditions, may reverse the early retirement trend and bring some current retirees back to the work force. Persons providing training and educational opportunities should begin addressing these trends now. Older workers as individuals would not be the only ones to profit from increased work force participation. It would also help reduce the growing burden on the social security, pension, and welfare systems.

To assess the present situation of these members of the work force requires an examination of the legislation, funding, programs, and services that have attempted to meet their personal, educational, and employment needs. Legislative acts, such as the Comprehensive Older Americans Act of 1978 and its predecessors, are examples of the attempts that have been made to clarify issues relating to older citizens and to provide them with assistance.

Legislation enacted for vocational education, however, is not clear in its reference to the age of target client groups. As of 1980, vocational education's interest in providing programs for older persons appeared to focus primarily on the areas of consumer and homemaking education and counseling. If employability skills were being taught at that time to older adults by vocational educators, that fact was not reflected in their state plans.

In order to accommodate the older adult and to provide the labor market with a continuing supply of skilled workers, vocation educators are asked to reorder their present priorities. The main issue they must address is the improvement of opportunities for older persons to obtain vocational skills training. Approaches must be planned that provide them with employment-related education and services. Recommendations for accomplishing this would include defining the needs of different age groups within the older population and determining appropriate delivery systems, increasing cooperation with other agencies and groups that serve older workers, and investigating the value of lifelong learning as it relates to increased employment among older Americans.

Vocational educators operate within an environment influenced by employers, the government, and others. These groups can also work to utilize and support the older worker in a number of ways. Employers, for example, can implement progressive policies that extend appealing work opportunities to older workers. These would include alternative work schedules, job redesign, phased retirement, the encouragement of second careers, and the recall of retirees as part-time consultants. Continued educational and training opportunities are also important. Management policies that neglect training during the last years of an employee's work life not only constitute age prejudice, but are also based on unsound reasoning, since work skills need to be updated approximately every five years for any worker regardless of age.

Continued employment in the later years of life is feasible as long as workers maintain good health and the desire for employment. It can have a number of benefits for society, for employers, and for the individual worker. When older workers are seen as the important alternative resource they truly are, the United States will find it has tapped one of its most overlooked, but richest, resources.

INTRODUCTION

Traditionally, the older worker in America has not been valued in the work place. Even in times of high employment, many employers have been anxious to move this population out of the work force in order to make jobs available to younger workers. Most older workers have been "programmed" to believe that their useful working life will peak at the age of forty, and that they can expect only twenty to twenty-five additional years of productivity before retirement. At a time when people are living longer and remaining healthier than ever before, and at a time when more of them desire work for personal or financial reasons than ever before, the persistence of such attitudes presents a serious dilemma.

The devaluation of the older worker in this country has created severe economic and personal problems not only for individuals, but also for society in general. Ironically, the anticipated "graying" of the work force over the next half century may result, not only in the intensification of these problems, but also in eventual shortages of workers in critical areas.

This study of the dilemma of older workers is based upon a review of the literature and on interviews with persons who work with and for the aging. In a number of the source studies on which this paper is based, interviews were conducted with older persons as well. This paper presents a brief history of the relationship between the older person and the work place in America. It discusses demographic trends, myths about aging, and the issues of retirement and unemployment, as well as legislation, programs, and services pertinent to aging persons. Probable trends related to the "graying" of the work force are included. The study concludes by summarizing the implications of the dilemma of the older worker. It also recommends steps that vocational educators and other groups can take to better serve the needs of the older population and to ensure a continuing supply of skilled workers in the years to come.

BACKGROUND

Historical Background

By the nineteenth century, historians had noted an increase in the number of older people looking for work. European countries were more attuned than the United States to the increase of older workers as a potential social problem. By 1880, many countries in Europe had initiated social service programs for the aging.

The first social security plan was created in 1889 by German Chancellor Otto von Bismarck. Although he was seventy-four years old at the time, von Bismarck arbitrarily identified sixty-five as retirement age. (The life expectancy for males at the time was forty-seven years and forty-four years for females.) Not long after the establishment of the German social security system, Britain started a similar program (Hendricks and Hendricks 1977).

The United States did not acknowledge the needs of its older people for many years. A change in policy was finally catalyzed by the Great Depression of the 1930s and by the end of continued economic expansion. In 1935, the United States passed the Social Security Act. Its primary purpose was to encourage retirement, thereby opening up job slots for younger workers. Unlike a number of its European counterparts, it was not intended to be the sole source of income for persons leaving the labor market (Hendricks and Hendricks 1977).

Prior to the Depression, it had been society's belief that caring for the elderly was a personal family obligation. "Save now for later" was also part of the ethic. During the thirties, however, many families could no longer assume the financial burden of caring for their older family members.

Urbanization was causing additional family changes. By 1910, Americans were changing from rural to city dwellers. Instead of depending on farming, they were looking for manufacturing jobs in the city. Because jobs were not plentiful, public assistance programs were started. Some of the early assistance was initiated by church groups, but charity programs were subsequently adapted by the federal government as part of its social effort to help the needy.

How did these events affect older workers? Federal government researchers discovered that the elderly were among the hardest hit by the Depression (Hendricks and Hendricks 1977). The Depression depleted their savings and, in many cases, destroyed their chances for employment. In addition, the movement of young people from rural to urban areas changed the work structure that the older workers had lived with for so long. No longer could older workers depend on the "fruits of the land" to provide for them. As their offspring left the farm, older people were left to care and work for themselves. If they followed their children to the city, their farm skills were not the skills that were needed for jobs.

During the early 1940s, many younger workers were able to leave the woes created by the Depression behind them. The expansion of Social Security taxes met with relatively little opposition from those wage earners, who "saw visions of substantial benefits awaiting them upon their own retirement" (Hendricks and Hendricks 1977, p. 8).

Ever since World War II, inflation has affected the buying power of older persons on fixed incomes. When the federal government drafted poverty guidelines during the 1960s, it became clear that many older people lived below the poverty level. This condition was in part attributable to the periodic unemployment experienced by older workers, but also to fixed retirement incomes, including Social Security. By 1975, the financial situation of most older workers had deteriorated due to the rising costs of food, fuel, housing, and health care. There had been a sharp rise in the Consumer Price Index during the preceding seven years, with an average annual increase of more than 8 percent. Inflation exceeded 13 percent in 1979 and outstripped that rate in early 1980 (Rhine 1980). While the inflation rate is currently declining, such pressures have caused about 15 percent of the older population to fall below the poverty level.

During the last twenty years, attempts have been made to clarify issues relating to older citizens, and to provide authority and funds to study and direct programs for them. The following are but a few examples of these attempts.

- In 1965, the Administration on Aging was established to provide a variety of services.
- The National Institute on Aging was established in 1975, and the Center for Studies of the Mental Health of the Aging was established in 1976 (Poon 1980). These centers have attempted to clarify issues as well as provide authority and funds to study and direct programs for aging persons.
- White House Conferences on Aging were organized in 1973 and 1981, drawing attention to issues important to older Americans.

Demographic Information

Estimates on the projected social and economic effects of an older population are not in agreement. Demographic forecasts clearly indicate, however, that this nation will continue to be populated by ever-increasing numbers of older persons.

- The average life expectancy rose from 47 years in 1900 to 80 years in 1975. This figure could conceivably rise to 120 or more years by the year 2000, according to one estimate (Stephenson 1979).
- The median age of the U.S. population rose from 17 years in 1820 to between 28 and 30 as of 1979 (U.S. Department of Health, Education, and Welfare 1979).
- The current ratio of younger adults to older adults in the U.S. is approximately six to one, but by the year 2030 the ratio is expected to be three to one (Russell 1981).
- According to the Bureau of the Census (U.S. Department of Commerce 1980), during the next half century the sixty year and older group will expand at least four times as fast as the under sixty group, and the population over eighty will continue to grow the fastest. By the year 2030, it is expected that 24 out of every 100 people will be at least sixty years old, as compared to 16 out of every 100 today.
- Of the present U.S. population, approximately 23 million people are age sixty-five or older. In 1979, almost half (45 percent) of this group lived in seven states (U.S. Department of Health, Education, and Welfare 1979). Butler (1969) predicts a 25 percent increase in this population by the year 2020. By 2025, this group will number 29 million persons and comprise 17 percent of the total population.

- The growth rate of the black population is higher than the rate for the white population or for other minorities. By the year 2000, blacks age sixty-five and older will increase by almost 60 percent to over 3 million. They will comprise almost 10 percent of the total older population, as compared with about 7 percent in 1981 (Brotman 1981).

The evidence that the number of older persons is increasing and that society is becoming more aware of this increase is important. Accurate, unbiased demographic information is essential to an appropriate understanding of this population.

THE DILEMMA OF THE OLDER WORKER

How the Aging Are Perceived

Hendricks and Hendricks (1977) note: "Age is so pervasive an element of social organization that anthropologists are now convinced it is a universal feature in the assignment of social roles, rights, and responsibilities. This is to say, age is never merely a biological fact of life" (p. 10). A number of researchers such as Butler (1969) have claimed that negative attitudes toward older people are prevalent in our society. Troll and Nowak (1977) note descriptions of old people as isolated and deteriorated, as compared to descriptions of the middle-aged adult as competent, mature, and responsible. Sixty-five years of age was seen as the age to exit all former roles and assume the role of a retiree. There was no distinction between sixty-five-year-olds and seventy-five-year-olds; once people reached sixty-five, they were considered "old."

Attitudes toward the aging differ according to socioeconomic status (Neugarten and Moore 1968) and level of education, with persons who have postsecondary schooling tending to have more positive attitudes toward age and aging (Campbell 1971; Thorson, Hancock and Whatley 1974). Troll and Nowak (1977) distinguish between three types of age bias: age restrictiveness, age distortion, and negative attitudes associated with particular ages. Age restrictiveness is the setting of arbitrary (and in most cases, inappropriate) age limits for any given behavior. Age distortion is the misperception of behavior or characteristics of any age group. Negative attitudes toward any age group are defined as "age-ism" (Butler 1969).

Terminology

"Young-old", "middle-old", and "old-old" are terms that have come into use by gerontologists when describing aging (Ganikos, Grady, and Olson 1979). Neugarten (1974), for example, used the term "young-old" to describe persons between fifty-five and seventy-five years of age. Other authors have used various terms and guidelines for identifying age groups. The Older Americans Act defines "older persons" as age sixty and over. In this study the term "aging or older person" or "older worker" is generally defined as in the Age Discrimination in Employment Act (ADEA) of 1967: from forty to seventy years of age.

Butler (1975), however, notes that chronological age—the process of measuring one's age by the number of years one has lived—is a way of identifying persons but is not an indicator of actual physical, emotional, or mental abilities. He comments that there are very "young" eighty-year-old persons, as well as very "old" ones. Butler claims that physiological indicators show a greater range from the mean in old age than in any other age group, and that older persons become more diverse rather than more similar as they grow older.

Myths About Older People

Misunderstandings, inaccurate assumptions, and stereotypes about the older person abound in our society. According to these myths, most older people are—

- infirm and unable to live on their own;
- senile, a condition seen as inevitable and pervasive;
- emotionally disengaged and bored with life;
- unproductive; and
- resistant to change (Butler 1975).

Today, however, researchers, doctors, psychologists, and community and volunteer workers are refuting many of these myths.

Medical experts insist that the only way to look at aging is to separate it from illness. The healthy older person is the norm; the exception is the hospitalized or institutionalized older person ("Aging" 1982). The majority of older people are in good health and are actively taking part in life activities. Although about 81 percent of older persons over sixty-five have some type of chronic health problem, only 15 percent are unable to be productive because of it (Cap 1979).

One recent physician's report (Mohler 1979) underscores that diseases are not part of the normal developmental aging process. While the ability to resist disease and recover quickly does diminish somewhat with age, older persons who regulate their behavior to avoid obesity, inactivity, smoking, and alcohol and other substance abuse can lessen their chances of being afflicted with cardiovascular and other diseases. According to E. B. Palmore, researchers at Duke University view the findings of an earlier study as "significant testimony to the ability of the normal aged to compensate for their various physical ailments and remain socially and psychologically healthy" (Thomas 1981, p. 404).

Most older people live alone or with a family member; only a small proportion (5 percent) live in nursing homes, state facilities, or hospitals at any one time. Twenty percent of all households in the year 1976 were headed by elderly persons (U.S. Department of Health, Education, and Welfare 1979).

The term "senility" is often used in relation to older persons, but it must be remembered that "senile" more accurately describes the result of brain damage caused by Alzheimer's disease or other organic dementias, rather than the normal aging process. Symptoms resembling senility can also be caused by depression, malnutrition, or an imbalance of drugs in the body; in these cases, such symptoms may be reversible.

Neither can it be said that the elderly are emotionally disengaged. Shanas (1979) destroyed the myth that older people are alienated from others. Her research showed that older people talk to and see others frequently. Rubenstein, Shaver, and Peplou report, "Old people are less lonely, on the average, than young adults . . . although older people see their friends less often than young adults do, the elderly are more satisfied with their friendships, have higher self-esteem, and feel more independent" (Thomas 1981, p. 403). Most older people do not move to retirement communities and "seek the sun," but rather live where there are people of all ages ("Aging" 1982). The common image in American society of the destitute older person being abandoned by family and friends is not true (Brody 1978; Babchuk 1978; Litwok 1960; Shanas et al. 1968; Sussman 1965; Weber and Blenkner 1975). Depression as a normal part of growing old is also a misconception (National Mental Health Association 1980), since psychological studies show that most older people are optimistic and coping.

The remaining two assumptions about older people noted by Butler—that older people are unproductive and resistant to change—are discussed more fully in the following section.

Misconceptions About the Older Worker

Although most myths about older workers are without foundation, they affect the chance of employment for these persons (Kieffer and Flemming 1980). A widely quoted survey (Rosen and Jerdie 1977) of *Harvard Business Review* subscribers suggests that even when there is concern for the plight of older workers, management decisions are still based on the assumptions that older workers are rigid, resistant to change, and disinterested in self-improvement.

Two of the myths about aging identified by Butler (1975), that older people are unproductive and resistant to change, are among those misconceptions that can be especially detrimental to older people in their working roles. In fact, many people have been extremely productive in their later years, including politician Claude Pepper; octogenarian painters Georgia O'Keefe, Michaelangelo, and Picasso; state and church leaders such as Golda Meier and Pope John XXIII, and countless others.

One reason that older workers are viewed as less productive than younger ones is that their speed of work may be slower. A study (Kelicher and Quirk 1973) indicated that from age forty on, the accuracy of performance is actually very high. This accuracy is at the expense of some speed, but overall productivity of older employees tends to be as good as that of their young counterparts. According to Wilson, Bercini, and Richards (July 1978): "Studies comparing the job productivity and performance of older and younger workers usually find a slight positive relationship to age, or none at all" (p. 7). A possible explanation for this positive relationship between age and work performance is that older workers compensate by taking better advantage of their skills and experience (Schwab and Heneman 1977). Research on memory has shown that when subjects aged twenty-two to eighty-two were tested during an hour-long task, performance of older subjects showed no decrease in productivity until the last quarter hour (Survillo and Quilter 1976). Other findings suggest that older workers do not significantly differ from younger workers in regard to task performance, although older adults choose to work at a significantly slower rate of speed (Panek et al. 1979).

The ability and motivation to change and adapt has less to do with age than with personality. The notion that older people become less responsive to innovation is not supported by research. Older people have the same ability to adapt to change, including technological change, as any other age group (Charters 1980).

A loss of intelligence as people age is another misconception held by employers (Rosen and Jerdie 1977) as well as by the general public (National Mental Health Association 1980). Rabbitt (1977) reports, "Older people may be said to both conserve and exploit their intellectual resources more fully than do the young, to have a more subtle perception of points at which the complexity of decisions exceeds their capacities, and to thereby avoid unnecessary blunders" (p. 406). Knatz (1980), in a study that reevaluated age stereotypes, concludes that older individuals do prefer the concrete and familiar to the abstract, and shy away from ambiguous situations, but that they also "become more stable, consistent, and accurate" (p. 108). Hiemstra (1976) reports that every adult "has the capability and potential for engaging in learning activities." He defines an adult learner in this context as being fifty-five years of age or older. Research findings indicate that older persons tend to take longer to make decisions, but evaluate new information more accurately (Sonnenfeld 1978).

The notion that all older workers have obsolete skills is also damaging to job market prospects in an era of rapidly changing technology. Today, most older workers possess a wide range of skills and talents, probably more than at any other time in the nation's history. Many of them have developed talents far beyond what is needed in their place of business. Further, to keep pace with technology today, the skills of all workers—young workers no less than old—need updating approximately every five years.

Lastly, older workers are usually physically healthy (Sheppard and Rix 1977). Research on the employment of older workers done over a fifteen-month period showed that "health did not limit the kind or amount of work they could do" (Wilson, Bercini, and Richards, July 1978, p. 5). These workers also felt that health or disability did not limit their work performance.

Such age distortion about the capabilities of the older worker can be devastating. Strong expectations can warp perceptions of the aging population. If older persons are expected to be rigid, short on intelligence, conservative, and unproductive, then their behavior is usually interpreted as being just that.

The Need for Older Workers

A number of factors will contribute to a growing demand for older workers in coming decades. One factor will be the decline in the number of younger workers due to lower birthrates. A study by the Rand Corporation ("Details" 1982) contends "that the effects of the projected shrinkage of the worker supply will be dramatic," forcing employers to institute "huge wage increases to compete" as early as the end of this decade.

Axworthy (1981) discusses the current work activity in mining, oil, and gas. The demand for skilled labor is expected to be high in at least fourteen construction trades that are critical to energy projects. Serious shortages are also expected in professional and management occupations. There is already a shortage of technicians, engineers, and systems personnel. A 1979 survey of selected industries conducted by the Technical Service Council showed 3,590 openings for accountants, engineers, scientists, and other professionals—the largest number of vacancies in fifty-three years. Not all of these kinds of vacancies are likely to be filled by youth; a skills-depleted economy will have to upgrade and retrain its older workers, as well.

Despite such shortages, complete retirement at the earliest possible opportunity has been a foregone conclusion for many older workers. During the past two decades, this trend has increased, leading to a decline in the proportion of older people in the workforce.

The Decline in Work Force Participation

Statistics for the older population show that the proportion of older men in the work force, especially as compared to older women, has been declining over the past quarter of a century. The number of older males increased by over 80 percent, but their employment participation declined by 21 percent. Davis (1980) reported that this decline has been occurring over time since the mid 1940s for workers over sixty-five. Since the mid-1960s, this decline has been for workers aged fifty-five to sixty-four. Despite a doubling of the sixty-five and over population since 1950, the number of workers in this age group who participated in employment was only slightly higher in 1979 than it was in 1950.

Morse (1979) reports the downward trend in labor force participation rates between 45 and 54 years of age to be especially problematical:

> Since this is an age group that has historically been considered part of the "prime age" male workers . . . likely to enjoy peak earnings, the loss to both the individual and to society of workers who withdraw from the labor force at this relatively early age must be a matter of concern. (p. 26)

The reasons given for men not being in the labor force vary according to age. Those men sixty and sixty-one years of age generally retired, while men forty-five to fifty-four years of age in 1978, according to the Bureau of Labor Statistics, were more likely not to be working due to ill health (U.S. Department of Labor 1978). Of the male workers aged forty-five to sixty-one in 1978, only 17 percent had been employed the year prior to retirement or disability. The reason was not cited as due to unemployment, but rather to disinterest or inability to work. Morse notes that some members at the upper age limits of this group (particularly blue-collar workers in basic industry) qualify for early retirement under their collective bargaining agreements.

When looking at older women in the work force, we find different statistics. During the 1950s and 1960s, the participation of women sixty-five and over in employment was about 10 percent lower than for men. Since the 1970s, however, the percentage of such women in the work force has only slightly declined (Rosenfeld and Brown 1979), unlike the statistics for men. There has also been a slight decrease in the number of women aged sixty to sixty-four in the work force. There has been an increase in employment for women aged forty-five to fifty-four since 1970.

The Early Retirement Decision

In 1980, the President's Commission on Pension Policy reported that 47 percent of working adults expected to take early retirement at age sixty-two or younger. Only 9 percent were opting to work past age sixty-five (Meier 1980).

There are various reasons why older workers take early retirement. Many union workers and employees from the public sector or large companies have retired early due to good pension plans (Woodruff 1980) that are periodically adjusted according to cost of living indexes. Current Social Security policies, such as the "work test" and inequitable delayed retirement credits, also have pronounced effects on the decision whether to work (Burkhauser 1980). In addition, some employers give incentives, such as lump sum payments, for early retirement. For these retirees, social security or investments may combine with pensions to provide a comfortable living. Medicare and Medicaid are available to help with health-related expenses. They have few financial worries. Relaxed, contented people who enjoy leisure activities and their families, they see their "golden years" as payment for a lifetime of toil in the work place.

As previously mentioned, health has also been cited as a major factor in early retirement. Parnes and Nestel (1975) found that male retirees aged fifty to sixty-four could be divided into two groups: truly voluntary retirees, and those forced to retire early by ill health. Health may have been overemphasized, however; it is sometimes given as a socially acceptable or face-saving reason for retirement when other factors are actually responsible (Morse 1979).

Numerous other reasons have been given for the early retirement decision. Rosenfeld and Brown (1979) report that some men retire rather than compete with younger, better educated workers for the limited jobs that are available. More blue collar than white collar workers retire

early, possibly due to enjoying their jobs less or to poor health (Parnes and Nestel 1975). During the 1970s a major reason for early retirement was to decrease layoffs of younger workers (Hodgens 1975).

The work place climate can also have an effect, if it is perceived by the employee to be discriminatory. While the 1967 Age Discrimination in Employment Act has been effective in eliminating certain blatantly discriminatory practices, its effect on more subtle policies, such as promotion and wage structures, is more difficult to measure (Warlick 1982). Some younger workers view older workers as incompetent. Discriminatory attitudes affect the morale and motivation of all groups of workers. If such attitudes are present, competent, older workers will take early retirement rather than endure mortifying work environments.

Of course, not all retirements are voluntary on the part of the older workers. In 1969, Bowen and Finegan reported that mandatory retirement had forced males sixty-five and older out of the labor market and lowered the participation of this group in employment by 5 percent. Mandatory retirement often results in permanent withdrawal of the older workers from the labor market.

Unemployment and Re-Entry

> "Of the economic perils of the Western World, one of the most alarming is the persistence of unemployment." (Garraty 1978, p. 1)

Unemployment is hardly a new problem for older workers, but whenever unemployment levels are high, older workers find the problem especially acute.

- Even when overall unemployment is low, older workers make up a relatively large proportion of the jobless. When older workers lose their jobs, they face a much longer unemployment period than do younger persons (Sheppard 1979).

- One in twelve men loses his job in midlife. These men generally had built up equities in their job situations, and rarely regain positions that are as advantageous (Parnes 1976).

- Older workers who have become discouraged and dropped out of the job hunt are not statistically counted as unemployed by government standards. If they were, unemployment data for older workers would be higher (Wilson, Bercini, and Richards 1978).

Once older workers retire or are displaced, it is generally difficult for them to reenter the job market. Many times persons over fifty-four years of age are out of the employment ranks until they qualify for some type of retirement.

The reasons for these reentry problems are numerous. Doubts by management about the productivity of aging workers often play a part. Furthermore, older workers, because of their expertise, usually receive higher salaries than do younger ones. Company personnel policies often consider the fringe benefits for older workers (such as life and health insurance) as an added expense (Davis 1980).

Despite legislation, many potentially discriminatory practices still exist. In hiring, discrimination for most older applicants takes the form of "systematic exclusion from consideration for jobs without mention by an employer of the job applicant's age as the reason for rejection" (Wilson, Bercini, and Richards, July 1978, p. 5). At the entry level, firms justify this

exclusion on the grounds that persons in these positions will be trained and promoted, and that hiring older applicants would interfere with the development of their labor force (Morse 1979). Ironically, Morse notes, this same system of promotion and job security had protected the older workers until for some reason they were removed from its shelter.

The loss of a job due to cutbacks, firing, or forced retirement at an earlier age than planned, as well as the inability to find another job, are all factors that result in frustration, loss of self-esteem, loss of income, and discouragement (Schlossberg, Troll, and Leibowitz 1978).

Unemployed workers are prevented from obtaining the economic, social, and psychological advantages of work (Campbell, Ho, and King-Fitch 1981). Ultimately, those persons, their families, their communities, and the nation as a whole suffer. Unfortunately, ready solutions to the problem of prevalent unemployment among older prople have not been forthcoming.

A Longer Stay in the Work Force?

Best (1979) suggests that, in the future, older workers will be staying in the work force for a longer period of time and will be likely to retire at later ages. A number of factors—financial, personal, and conditions in the work place—may reverse the early retirement trend and bring some current retirees back into the work force. While the next five to ten years may not bring much change to present practices, "early retirement" may someday refer to retirement at age sixty-five. More workers may also be working until they reach seventy, or choosing not to retire at all.

The most obvious reasons for delaying retirement or re-entering the work force in the future will be financial. Survey results (Denniston 1981) show that finances are the leading personal problem for older adults. For example, female and black workers have traditionally been less likely to retire early. They have generally accrued less tenure and fewer benefits, or have been less likely to be covered by pension plans, than white males. While most older people are not financially impoverished and will continue to have economic power (Rhine 1980), there has been pressure since the mid-sixties to improve the general economic status of some elderly persons. Of the 3.2 million persons listed at below the poverty level in 1977, 14 percent were persons over sixty-five years of age.

One factor that may contribute to a longer stay in the work force is inflation; if it continues, the number of retirees under the ages of sixty-five to seventy will decrease (Thompson 1978). The extent to which retirees' incomes should be protected from inflation is a major issue. The Congressional Budget Office reports that holding annual cost-of-living increases for social security to two-thirds of the inflation rate each year would save $20.3 billion in 1986 alone ("Social Security Cuts" 1982). The current trend among retirement plans appears to be to provide some, but not complete, inflationary protection for retirees (McLennan 1980).

Today's middle-aged adults will enter their elderly years healthier, better educated, and better prepared for later life than any other previous generation. These factors may also contribute to a longer stay in the work force.

- The direct relationship between enforced idleness and poor health highlighted by an American Medical Association Study is receiving growing recognition (Morse 1979).

- In the past, males who have not attended college have tended to depart from employment ranks sooner than workers with more education. This has often been the

case with older male workers who become unemployed, and is particularly true for factory workers (Johnston 1971; Killingsworth 1968).

- Prior to 1977, the educational level of older people was below that of the overall adult population. As of that year, older people in the U.S. had completed an average of nine and a half years of school (U.S. Department of Health, Education, and Welfare 1979). That average is expected to rise, however, as successive generations age. In 1975, about 35 percent of the persons sixty-five and older had high school diplomas. By 1990, the percentage of those sixty-five and over who have completed a high school education is expected to be 50 percent (Charters 1980).

- Some workers would continue to work for personal reasons, even if only on a part-time basis, despite adequate retirement income (Sheppard 1979; Wilson, Bercini, and Richards, July 1978).

Societal Benefits of Prolonged Work Force Participation

Older workers as individuals would not be the only ones to profit from increased work force participation. Policies to encourage people in their fifties and sixties to continue working will help society by reducing the growing burden on the social security, pension, and welfare systems (National Committee 1979). The ratio of workers to social security beneficiaries, for example, has been projected as two to one by the year 2025 (Lawson 1979). Under those circumstances, the present system could not survive. Permitting older workers to stay in the work force longer, thus shortening the time they would receive benefits, is one solution. If seventy were to become normal retirement age, notes one study (*Work After 65*, 1980), the ratio of people in dependent age groups (children and the aged) to working age people would be about the same in 2025 as it is today. With the taxpaying population dwindling in comparison to the older population, the network of service programs currently in place for older people may fail to keep pace with this increasing population. Programs may also be discontinued. The Rand Corporation study ("Details" 1982) predicts unprecedented strains on health care systems by about the year 2010.

While the family network may support and promote the services currently delivered through government and community agencies, some disagree that families will be able to assume the burden. Today, families are the single most important support system for older persons in the United States (Shanas 1979). However, Warlick (1982) notes that the children of octogenarians are nearing retirement age themselves. Today, it is twice as likely as it was sixty years ago for persons sixty to sixty-four years of age to have a living parent or other elderly relatives. Economists theorize that the per capita costs of caring for an elderly person are about three times more than the costs for a young person (Clark and Spengler 1978).

The financial benefits to the nation could extend beyond lessening the strain on social security and other systems:

- One researcher claims $10 billion is lost annually through non-use of older workers, based on value of items that they could produce for purchase if employed (Sheppard 1979).

- Another study suggests that rises in aggregate retirement income, without a commensurate increase in the supply of goods and services, may accelerate inflation (*Work After 65*, 1980).

Aging persons will be needed in the future in the service programs that have traditionally depended on women volunteers. As greater numbers of women have entered the work force, their participation in volunteer activities has decreased. Organizations that depended on volunteers have begun to realize the expense of employing people to do these jobs. They are faced with the choice between cutting out program activities or finding additional sources for volunteers. One source they have begun to tap is older persons.

There are full-time positions, such as in training and in community service organizations, that require the kind of unique contributions that older people can make (National Committee 1979). Also, should large numbers of older workers retire from critical careers, certain areas of production will be seriously affected. In twenty years, incentives to continue to work may become necessary. Persons doing training and providing educational opportunities should begin addressing these trends now (French 1980b).

THE STATUS OF THE OLDER WORKER

Although articles and books on the aging are flooding the market, their findings and conclusions are often inconsistent. Such contradictions are a reflection of the reality of the situation concerning older workers. To assess the present situation of these members of the work force requires an examination of the legislation, funding, programs, and services that have attempted to meet their personal, educational, and employment needs.

Legislation and Funding

How does legislation affect older persons and older workers? Major legislation has had a great impact on that population, and the effects have helped to shape our society. After the passage of the Social Security Act in 1935, the Civil Rights Act of 1957 (P.L. 85-315) was a focal point for most pertinent legislation. The Act promised equal protection under the law regardless of race, color, religion, and sex. The Civil Rights Commission Act of 1978 (P.L. 95-444) added the word "discrimination" to "denials of equal protection," and added age and handicap to the categories for equal protection.

Mention of specific age in federal legislation is scarce. Although various governmental agencies, such as the Administration on Aging, may define older Americans as "sixty plus" for funding or other purposes, legislative acts generally use only the terms "age" or "age-specific." Exceptions would include the Age Discrimination in Employment Act Amendments of 1978 (P.L. 95-256), which limit protection to individuals who are at least forty years of age, but less than seventy years of age. The Older Americans Act, Title V, Community Service Employment for Older Americans (1978 amendment) restricts eligibility to individuals who are fifty-five years old or more.

During the 1960s, the federal government began specifically addressing the needs of older Americans. The first White House Conference on Aging was held in 1961. In 1965, the same year that the Medicare program was enacted, the Administration on Aging was initiated. Its authorizing legislation, the Older Americans Act of 1965 (P.L. 89-73), affirms the rights of older people to "an adequate income in retirement," "employment with no discriminatory personnel practice because of age," and "meaningful employment opportunities."

The Act, after amendments in 1972, 1973, and 1978, became known as the Comprehensive Older Americans Act (P.L. 95-478). Its purpose was to make programs and services more effective in serving the older population. Special consideration was to be given to those older persons with the greatest economic and social need, including minority older persons.

The intent of the Age Discrimination in Employment Act of 1967 (P.L. 90-202), the Age Discrimination Act of 1975 (P.L. 94-135), and the Equal Employment Opportunity Act has been to ensure equitable opportunities in the work place for older people. During an age discrimination study in 1976, however, the U.S. Commission on Civil Rights (1977) found a need to enforce the Age Discrimination in Employment Act more actively.

The age discrimination study showed a direct relationship between the ability of persons to become employed in the competitive labor market and their likelihood of receiving training and services. Funding for federally sponsored training programs is tied to evaluation, including whether trainees are placed in jobs. Persons over forty-five are reported to be harder to place, and as a result members of this group were not actively recruited for training programs. The Commission reported that if sufficient enforcement of the Age Discrimination in Employment Act was accomplished, job opportunities for older trainees would be increased. This information should be of interest to trainers, employees, and employers, especially now that the mandatory retirement age has been extended from sixty-five to seventy years of age.

At the time of the 1976 age discrimination study, the United States Commission on Civil Rights (1977) also made recommendations to education. It stipulated that age should not be a criteria for admission to medical or other professional schools when federal monies are used. The commission also recommended that vocational education institutions develop programs and activities to attract and meet the needs of older persons. Failure to do so could be interpreted as a violation of the Age Discrimination Act of 1975. Violations, if found, would result in the cutting of federal funds. They also recommended that institutions of higher education develop and expand educational opportunities to meet the interests and needs of persons at all ages. Special emphasis was given to opportunities for nontraditional students, especially to counseling programs and services and continuing education for older students.

The original intent of the Comprehensive Employment Training Act (CETA) (P.L. 93-203) was to train older as well as younger persons, but CETA programmers emphasized training and obtaining jobs for youth. The CETA Amendments of 1978 (P.L. 95-524) gave unemployed older workers an improved chance of receiving job help in federal employment and training programs. The amendments required prime sponsors to include and describe services to older workers in their service plans, to conduct specific programs for older workers under discretionary programs, and to give special attention to displaced homemakers. Prime sponsors were given responsibilities for a greater number of specific groups, but the target population was narrowed in terms of income and duration of unemployment, and the use of public service jobs was deemphasized.

Also in 1978, The Full Employment and Balanced Growth Act ("Humphrey-Hawkins," P.L. 95-523) established useful employment as a right for all Americans able, willing, and seeking to work. As reported by the National Committee on Careers for Older Americans (1979), the rights of older workers under the Act are "indistinguishable under law from the rights of any other age group" (p. 58).

In spite of legislation that has been enacted for their protection, older workers interviewed in various studies felt that they have encountered age discrimination in hiring practices or in the work place, and that they received less favorable treatment than did younger workers. Employers who utilize the United States Employment Service are allowed to specify that they want no referrals of applicants over the age of fifty or, in some instances, none over forty-five years of age (Battea 1980). The U.S. House Select Committee on Aging reported that formal charges of age discrimination filed with the Equal Employment Opportunity Commission rose by nearly ninety-five hundred during 1981—an increase of 75 percent over the year 1979. Persons in their fifties were the most common age group to file. About half of the cases filed were in the work area of manufacturing, with a fifth filed from service industries, and an eighth from wholesale and retail trades (Mundy 1982).

The Adult Education Act (P.L. 89-750), Title III, expanded educational opportunities for adults. The regulations for the Adult Education Act under section 302 specify that programs should—

- allow all adults to acquire basic skills so they can function in society;
- allow adults to continue their education through the completion of secondary school; and
- make training available to adults so they will become more employable and productive in society.

This Act provides grants to state and local educational agencies or to public or private nonprofit agencies to provide educational programs for older persons with limited English proficiency. These programs deal with practical problems associated with living, such as consumer education.

In November 1978, The Adult Education Act mandated adequate consultation, cooperation, and coordination among state educational agencies, state human resource service councils, occupational information systems, and other agencies offering employment and training programs for adults (e.g., reading improvement programs). Under this same Act, special occupational skill development projects were designated to operate under federal and nonfederal programs and activities. Prior to 1982, these funds went to state vocational education agencies for use in developing curricula and training paraprofessional staff.

The Lifelong Learning Act (P.L. 89-329), Title I-B of the Higher Education Act of 1965, became law in 1976 (Peterson et al. 1979) but was never implemented due to lack of funding. Its concepts, however, remain valid. In addition to providing education for family and personal development, its goals include the upgrading of occupational skills and assistance to public agencies and private businesses in the use of innovative research findings.

The Act made note of the fact that (1) accelerated social and technological change has an impact on the quality and duration of life; and (2) the people of America need lifelong learning to help them adjust to these changes and to political and economic changes. Congress felt this learning to be important to *all* persons to improve their personal well-being; to upgrade their work skills; and to prepare them to participate in cultural, civic, and political activities.

In order to make lifelong learning programs possible, the Congress envisioned grants to eligible institutions to provide modified educational offerings and delivery systems suitable for special needs populations (e.g., suited to those persons with inadequate educational skills, such as older persons, persons who can attend only part-time, and persons unlikely to continue their education beyond high school preparation). Barriers to the participation of these special needs students were inflexible course schedules, inadequate transportation, and the location of instructional programs.

Some of the legislative acts that have provided employment, training, educational and employment services to older persons are shown in table 1.

Funding for training programs for older citizens has come from various sources: government legislation, grants, contracts, businesses, industries, community agencies (e.g., United Way), private funds (wills and trusts), volunteer foundations (e.g., the Heart Association), and voluntary projects to raise monies (such as dances and garage sales).

A few of many foundations that have supported educational opportunities for older adults are the Andrus, Ford, and Edna Clark McConnell foundations. Several legislative acts should also be mentioned here for their funding provisions:

TABLE 1

LEGISLATIVE ACTS HELPFUL IN FUNDING TRAINING AND EMPLOYMENT SERVICES FOR OLDER PERSONS

Act	Provisions Under the Act
The Comprehensive Employment and Training Act (CETA) of 1973 (P.L. 93-203) as amended in 1978 (P.L. 95-524)	Provided training and employment for groups, including low income older people.
Titles II and III	Provided funding for training in human resource programs and attempted to eliminate barriers to employment for older persons.
The Domestic Volunteer Act of 1973 (P.L. 93-113) as amended in 1976 (P.L. 94-293) and 1979 (P.L. 96-143)	Provided for community representation in program planning and development, e.g., Retired Senior Volunteer Program; Foster Grandparent Program; and Older American Community Service Programs.
The Economic Opportunity Act of 1964, Title II as amended in 1978 (P.L. 95-568)	Provided funds for programs offering experimental employment and training for the unemployed, including older low-income workers.
The Higher Education Act of 1965, Title I-B (P.L. 89-329) as amended in 1976 (The Lifelong Learning Act)	A proposed lifelong learning program for pre- and post-retirement training for the aged (never funded).
The Library Services and Construction Act (P.L. 88-269) as amended in 1977, Title IV	Included the Older Readers Service, which provides grants for services to older readers.
The Federal Employees Flexible and Compressed Work Schedule Act of 1978 (P.L. 95-390)	An experimental program to test the use of flexible and compressed work schedules for workers in the federal government.
The Federal Employees Part-Time Career Employment Act of 1978 (P.L. 95-437)	Provided funds for a part-time employment program in the federal government.

- The Public Works and Economic Development Act, as amended in 1978, contained a funding resolution for fiscal 1979 to continue seventy-one older worker projects that had been funded by the Administration on Aging under the Title X job opportunities program.

- The Rehabilitation, Comprehensive Services, and Developmental Disabilities Amendments of 1978 (P.L. 95-602) gave grants to state, public, or non-profit agencies to provide vocational rehabilitation services to handicapped individuals, including some elderly persons.

- The Social Security Act as amended in 1965 (P.L. 89-97) and in 1974 (P.L. 93-647) under Titles I, IV, X, XIV, and XVI provided funding of social services administered through the states.

Programs and Services for Older Adults

Older Adults and Lifelong Learning

Higher education, especially community colleges, have enticed older persons into the formal lifelong learning process. In 1981, 12 percent of adult education participants were over fifty-five years old (National Center for Education Statistics 1982). According to Salkin and Britton (1980), there are a number of postsecondary educational programs now available for adults. The creation of programs has been prompted by pressure from groups of older people in the community, the increased availability of funds, declining enrollment among younger students, the initiation of action by service agencies or members of the college administration, and the appearance of programs at other institutions in the state (Glickman et al. 1975). See table 2 for examples of programs.

If we think of lifelong learning as a pleasant, rewarding, and productive experience, then we can certainly subscribe to the idea of the extended worth of the individual through continued education. The concept is highly positive. Studies have not yet substantiated, however, that lifelong learning necessarily leads to increased employment among the aging. Although twenty-eight states have passed legislation to permit older students free or reduced tuition, tuition waivers, and special privileges, few programs are designed to meet the specific needs of older persons—especially their work-related needs. Most extension programs in higher education are geared toward self-enrichment, rather than training for a second career or acquiring reentry skills.

Yet the educational needs of many older adults extend beyond the need for self-enrichment. Although the educational level will improve with successive generations, N. A. Sheppard (1981) reports that currently the older an individual is, the less formal education has been experienced. He gives statistics to prove this point: in 1979, most persons sixty or older had only 10.8 years of education. In other words, more than half of the present sixty-plus population did not graduate from high school. Nearly 21 percent of these people are functionally illiterate. Statistics examining the lack of educational attainment are even more discouraging for nonwhites in comparison to whites.

TABLE 2

POSTSECONDARY EDUCATIONAL PROGRAMS AVAILABLE FOR ADULTS

Program	Location	Purpose
The Second Career Program	George Washington University School of Medicine and Health Services	To provide a classroom program combined with field experience that includes group and individual counseling. This combination helps adults explore options in the health field (Boren, McCally, and Goldberg 1979)
Training Program	Bellevue School of Nursing	To encourage nursing as a second career for former or retired firefighters and police officers (Bianco 1978)
APEL (Assessment of Prior Experiential Learning)	American University in Washington, DC	To offer "brush up" courses for older women in the transition back to college (George Washington University 1978)
The Institute for Retired Professionals	New School for Social Research in New York City	To combine classwork with leisure time roles for retired professionals such as teachers, activists, and other types of leaders (Hirsch 1978)
Branch Campuses Program	Florida Junior College at Jacksonville	To provide instruction for over one thousand older students at branch campuses, e.g., nursing homes, schools, and community centers (Robert 1978)
Elderhostel Program (part of a national network)	University of New Hampshire	To provide low-cost educational hostels that offer week-long mini-courses to help adults identify with an academic environment (American College Testing Program/National University Extension 1977)
The Guest Student Programs	University of Wisconsin	To use various marketing techniques to encourage older adults to enroll (e.g., guest student lounge, publicity through media, student guides, transportation, and simplified registration procedure). (Baum, Hooper, and March 1977)

Job-related Education and Training

Job-related education and training needs are often especially acute for older adults. If retraining is not offered to older workers in need of new skills, they become a surplus in the labor market and must ultimately retire (Hendricks and Hendricks 1977). According to the National Center for Education Statistics (1982), the following occurred during the year ending May 1981.

- Almost 2 million courses were taken by people fifty years and older for job-related reasons. Of these courses, 15,000 were taken by people sixty-five and older for the purpose of getting a new job.
- Nearly 75,000 courses were taken by people fifty-five and older for the purpose of obtaining a vocational certificate or diploma.
- Approximately 898,000 courses were provided by employers for employees age 55 or older. An additional 1,439,000 courses were provided for employees in the forty-five to fifty-four-year-old bracket.

Vocational Education

The legislation enacted for vocational education is not clear in its reference to the age of target client groups. The Vocational Education Act of 1963, under Title II of the Education Amendments of 1976 (P.L. 94-482), classifies as "disadvantaged" all persons who have academic or economic handicaps and who require special services and assistance to help them succeed in vocational education programs (Section 195-16). This could indirectly refer to older adults. The Act as amended in 1976 provided grants to states to assist in providing vocational education and manpower training to "all ages" needing services (Section 101). While older persons are not specifically excluded, neither are they emphasized. There are only two indirect references to the older population and their needs. Reference is made to "retirees" where support is authorized for vocational counseling and guidance programs, and the "aged" are mentioned in relation to the authorization of funds for consumer and homemaking outreach programs.

One focus of the act was to provide programs that would help all ages develop life-coping skills. Although mention was made of "individuals seeking second careers," "unemployed adults," and "adults," the wording again did not directly address older people (Salkin and Britton 1980).

As of 1980, vocational education's interest in providing programs for older persons appeared to focus primarily on the areas of consumer and homemaking education and counseling. The goal of the Salkin and Britton study (1980) of state plans for vocational education was to identify the programs being offered to older adults. They found few references were made to specific programs to serve the needs of older persons, even in states where demographic breakdowns in the state plan referred to the older population. The programs offered focused on educational information about the elderly, rather than direct service to the aging population. The few state plans that did identify specific programs for aging adults did not refer to job skills training.

From Salkin and Britton's study it can be concluded that if employability job skills were being taught at that time to older adults by vocational educators, the fact was not reflected in their state plans. Whether this was due to the lack of a national priority for funding programs for older persons, the disinterest of vocational educators in serving this group, or to vocational

educators leaving the training and retraining of older workers to other agencies and organizations, was not stated.

A study by the U.S. Department of Labor (Sheppard 1979) concurred that vocational education has not traditionally served older students. Evidence of vocational education responsiveness to the needs of older persons is not documented in the literature. Charters (1980) asks vocational educators to "reorder" their present priorities in view of the greater number of older adults in our population. The course of action suggested for vocational educators includes: (1) analyzing the implications for full- or part-time paid employment; (2) helping students change avocations into vocations; (3) considering implications for volunteerism; and (4) considering implications of the consumer role of older people.

Drewes and Nerdan (1981) suggest that the main issue vocational education must address is the improvement of opportunities for older persons to obtain vocational skills training. This population should be served in a manner that will utilize the accumulated knowledge, skills, and experiences of its members. The developn ent of an information dissemination plan is also suggested. The project on which the Drewes and Nerdan report is based was conducted to assist state and local vocational education agencies, adult education agencies, and state agencies on aging to improve the access of education and training to older persons to equip them for paid and unpaid employment.

Other Programs and Services

Many services, such as follow-through counseling for small business endeavors, job search assistance, and referral to community service agencies, are now being provided by volunteers (including older volunteers) through public and not-for-profit private organizations. Workers in these organizations have solicited help from business, industry, and labor groups within their communities.

One such organization is currently operating within the Columbus, Ohio, area. Opened by a senior citizen in 1972, the Senior Citizens Placement Bureau has placed about 56 percent of its 7,000 applicants age fifty-five and older. The Bureau is staffed by part-time volunteer retirees with expertise in a variety of employment fields and a part-time director, himself an "early retiree." These placement specialists draw upon the unemployed person's known skills and, through counseling, help him or her discover other hidden talents. They also locate employers who are willing to work with older employees. Bureau Director Earl Lane does not feel that the senior job applicants are in competition with younger people on career paths for jobs, although he admits applicants probably do compete with students looking for part-time work. Lane sees the Social Security retirement test as an economic help to employers in some instances. In order to limit their earnings, older employees may be willing to work fewer hours ("Bureau Works" 1982).

There is some federal help available for these kinds of services. The Older Americans Act of 1965, amended in 1972, 1973, and 1978, has a Title V Senior Community Service Employment Program that is cosponsored by various state commissions on aging. One such program, sponsored by the Ohio Commission on Aging, is designed as a work experience to help economically disadvantaged older persons reenter the labor force. The Commission's goal is to demonstrate that persons who may be considered unemployable have much to offer employers in the private sector.*

*Mack Milo (Ohio Commission on Aging), March 1982, personal interview.

Participants in this program work in a variety of activities in the community, but their primary roles are as senior citizens helping other senior citizens. Wages in the Ohio Commission's program are fully subsidized by the use of federal monies. Each participant receives a medical examination, job training, personal and job-related counseling, and, when possible, a referral and placement into an unsubsidized employment position.

Job opportunities include positions as receptionist typists, secretarial assistants, nutrition aides, security guards, teacher aides, employment counselors, drivers, and home service aides. Jobs are constantly being developed to match people's needs. Enrollees may work twenty hours a week and receive federal minimum wage, plus fringe benefits.

Other programs that offer such training have been initiated by a variety of organizations. They have been supported by federal funds, local civic groups, church groups, businesses, and private contributions. A sample of these programs includes the following.

- New Career Opportunities, Inc. of Glendale, California teaches older adults how to use their skills and hobbies for profitable home-based enterprises.

- Green Thumb was organized by the National Farmers Union to provide job training in conservation for persons over forty-five years of age.

- The "Good Neighbor" Aide Training and Placement Program was organized by the Federation of Women's Clubs in Montgomery County, Maryland, to train older women in child and adult care.

- The Senior Home Craftsman Program, developed by the Washington Buildings Trade Council in conjunction with the Maryland Home Builders Association, provided workers with the skills to do minor repairs in private homes.

See table 3 for a listing of sample service programs for older adults.

There is also a growing trend for more industry and business training. These company-supported training programs are responding to the unique demands of individual companies (Swanson and Murphy 1981). Two examples are the upgrading of older electronics engineers at General Electric's Aerospace Electronic Systems Department, and the training of machinists to become skilled tool and die makers at the International Silver Company.

TABLE 3

SERVICE PROGRAMS FOR OLDER ADULTS

Program	Location	Purpose
SERVE (Stimulate, Educate, Reassess, Volunteer, and Employ)	Oakland Community College, Michigan	To provide placement and counseling for older adults (Russell 1981).
ASSERT (Activity to Support the Strengthening of Education Through Retired Technicians)	Columbus, Ohio	To offer opportunities for retired technicians to serve as volunteers in postsecondary education institutions (Warmbrod and Eisner 1979).
SWAP (Senior Worker Activity Program)	Raleigh, North Carolina	To locate part- and full-time jobs for older workers (Wake County Council on Aging 1979).
TAP (Teacher Aide Program)	Iowa	To hire older adults as teacher aides for vocational programs that serve disadvantaged and handicapped students (Iowa Department of Public Instruction 1978).
ABLE (Ability Based on Long Experience)	Chicago, Illinois	To provide a telephone hotline that provides cooperative job information and referrals, thus creating employment opportunities for adults age fifty-five and older. Founded in 1977 by a network of over thirty agencies.
GROW (Gaining Resources for Older Workers)	Action for Older Persons, Inc. Binghamton, New York	An employment service that matches older persons seeking employment to individuals or businesses in the community that need work done.

THE FUTURE OF THE OLDER WORKER

Legislation and Funding

One way to eliminate age discrimination, like other forms of inequity, is to legislate against it. Older Americans and workers can look to a more positive future because of a number of legislative actions, including the following:

- The California legislature abolished mandatory retirement in the private sector as well as in state employment in January 1978. The California Fair Employment Practice Commission issued interpretive regulations. With retirement age recently liberalized under the Age Discrimination in Employment Act, other states may pass similar legislation in the future. Within the next few years, it is also considered likely that Congress may act to abolish mandatory retirement (French 1980a).

- The 95th Congress addressed the needs of older workers by increasing their earnings limitations under the Social Security amendments of 1977. As of January 1983, the work test does not apply to persons aged seventy or older, a drop from the former age limit of seventy-two.

- The Age Discrimination Act of 1975, which prohibits discrimination in federally assisted programs, has been amended based on recommendations made by the U.S. Commission on Civil Rights.

- The Older Americans Act, which includes the Senior Community Service Employment Program, received a three-year reauthorization in 1981 (P.L. 97-115).

Warlick (1982) points out that legislation for the aged currently in effect in this country has reacted to, rather than anticipated, questions of retirement policy. While several government commissions have recently examined the question of retirement income, they proposed differing courses of action. Neither did the 1981 White House Conference on Aging produce a concensus. As Warlick notes, "despite the many hours devoted to questions of retirement policy over the past several years, we are no closer to an explicit statement of priorities than we were half a decade earlier" (p. 4).

It is becoming apparent that the federal government can no longer support the myriad national social programs that have operated in the past. Persons at the state and local levels will need to provide increased support for services. With the changes in government funding, education and training institutions will need to look to business and the community for funding. The future may also see the use of less conventional forms of funding, such as a barter arrangement where one exchanges services with another agency or individual instead of money. More requests will also have to be made of private individuals, foundations, and organizations.*

*Publications such as *Attracting External Funds for Continuing Education* (Buskey 1981) and *Funding in Aging* (Cohen, Oppedisano-Reich, and Gerardi 1979) can provide direction in this area.

Under the most recent federal policies for vocational education, state governments, with the cooperation of business and labor, will be responsible for providing most of the training to targeted groups. No clear reference is made as to who has the responsibility for older groups.

Numerous organizations do exist that offer supportive services, such as the Association of Community and Junior Colleges, Washington, D.C.; Elderwork, Inc., New York; and the Academy for Educational Development, New York.

Solutions in the Work Place

In the past, employers have been generally receptive to new social expectations (Wilson, Bercini, and Richards 1978). As societal attitudes become more positive towards employed seniors, employer policies will change. In other cases, however, progressive policies may need to preempt the attitudes before real change will take place.

Policies that extend appealing work opportunities to older workers can benefit both employers and employees. These policies could encourage a wide range of innovative practices. Examples would include—

- alternative work schedules;
- job redesign, transfer, or reassignment;
- increased educational opportunities;
- phased retirement by reassignment of lesser responsibilities or limited hours;
- recall of annuitants on a consulting basis;
- cultivation of second careers, including second careers in small business;
- counseling;
- placement in a part-time job or full-time retirement, at the worker's option (*The Future of Older Workers in America* 1980).

Some older workers choose part-time work as an alternative to complete retirement. Other older displaced or reentry workers may be taking part-time jobs because they cannot get full-time jobs, a possibility suggested by the fact that workers over sixty-five have shown the greatest increase in part-time work in recent years (National Committee 1979). The number of part-time workers over fifty-five rose from 3.49 million in 1967 to 4.25 million in 1977. Very likely, many more seniors would have worked if part-time opportunities had been available and if attitudes toward older workers had been more positive.

Many older people who are still in the work force full time would actually prefer part-time hours, but companies are reluctant because of perceived added costs in the areas of fringe benefits, employee start-up costs, and the fixed costs of hiring extra workers (Clark 1977; National Commission for Manpower Policy 1979). Many of these costs, however, are incurred in hiring workers of any age. Moreover, the Age Discrimination in Employment Act as amended in 1978 allows employers to offer fewer fringe benefits when hiring older workers than would otherwise be required (Warlick 1982), thereby avoiding the extra costs of defined benefits for older workers.

Clearly, policies for part-time workers need to be reviewed. Many of these policies were initiated during a time of rapid growth for our economy and may no longer be appropriate. Innovative legislation such as the Federal Employees Flexible and Compressed Work Schedule Act of 1978 is seen as especially helpful to the older worker, as part-time employment offers an alternative to retirement and provides supplemental income.

Retirement age should reflect the increasing longevity of the population. Trends toward more flexible policies are becoming apparent. Some employers, public and private, have already abolished mandatory retirement for workers (e.g., Kaiser Aluminum, and the state of California).

Under the recent legislation raising the retirement age, a fifty-five-year-old in private industry will be staying on the job fifteen more years. A federal worker of the same age could work indefinitely. With this fact in mind, employers need to change their approach to workers nearing retirement. With the retention of older workers in the work force, personnel policies based on age discrimination will need to be redesigned (Kieffer and Flemming 1980).

Young Programs For Older Workers (Jacobson 1980) contains case studies of seventy progressive personnel policies currently in effect among employers. Some programs are specifically for older workers; others have varying levels of applicability to this population. Three working arrangements are suggested: part-time work, phased retirement, and second-career training. Retailers have used part-time workers for years to cover special work periods (e.g., holidays) but now other employers are exploring this arrangement. Phased retirement planning provides a way for employees to reduce their working phase of life without jeopardizing their pension benefits. Under the third option, second-career training, working becomes a series of contiguous careers.

Gradual retirement is one option with advantages for the employer. "Gradual retirement arrangements can open up opportunities for personnel changes, reallocation of functions and a useful orientation overlap between the outgoing employee and his or her replacement" (National Committee 1979, p. 27). In the meantime, the employee is avoiding the sudden drop in earned income that usually accompanies retirement by working part-time or increasing vacation periods. Some retirees may use the phase-out time to explore opportunities for new careers. The gradual retiree may receive a combination of earned and pension income, with earned income gradually being phased out.

The National Committee on Careers for Older Americans (1979) has referred to a person's last years of employment as "a kind of droneship"; a time when little productivity is expected of the worker. Unless employers modify their attitudes and policies about older workers, recent legislation will merely extend this "droneship" period—a demoralizing possibility. The Committee's report warns that job duties need to stay comparable with employee talents. Suggestions for accomplishing this include—

- the establishment of task forces (composed of older executives and other employees) to tackle planning or operational problems or development opportunities that organization leaders would not otherwise have time to pursue, and

- the utilization of skilled, experienced older workers in training situations.

Individual differences are extremely important when labeling a person or worker as "older" or "elderly." This is particularly true with job-related regulations concerning age and physical ability. Like retirement policies, work regulations related to age should be reviewed and should consider a person's functional, as well as chronological, age. One such regulation is the Federal

Aviation Administration's age sixty retirement rule. This regulation does not distinguish between a healthy pilot at age sixty and a forty-five-year-old pilot with heart disease. Medical records have shown that healthy men sixty to seventy years of age who remain physically active have better reaction times than sedentary men of the same age, or even of sedentary men in the twenty- to thirty-year-old age range group. Studies have also repeatedly shown that older pilots have fewer accidents. Regulations should be determined by standards that consider each individual pilot's well-being (Mohler 1979).

A long-term plan for investing in human resources is necessary to economic recovery or development efforts. Management policies that neglect training during the last ten or fifteen years of an employee's work life constitute age prejudice. Neither are they based on sound reasoning, since work skills need to be updated approximately every five years for any worker (Kieffer and Flemming 1980). As technology expands, flexible schedules will be needed so all workers can pursue additional training (Shore 1980). If older workers are denied opportunities for development, training, and promotion, companies are mindlessly wasting valuable human resources. This, in turn, may affect the productivity of younger workers who observe how older workers are treated.

The nation is entering a new technological age, and the impacts of increased skill and educational requirements are already affecting the older worker (National Advisory Council 1974). Technological development is also affecting job availability. Educators and trainers must find ways to meet the challenges of technological change for all workers, especially for older workers.

Wexley and Latham (1981) summarize several research findings that can be employed in the effective training and retraining of older workers:

- Make sure that basic skills are mastered before training progresses further. Regulate progress from one level of training to the next through establishment of specified performance criteria.

- Relax the pace of training: "If the pressure to produce is lowered somewhat during training, older workers will be able to learn the tasks correctly, and subsequently be able to cope with time pressures on their jobs" (p. 215).

- Substitute active learning methods for rote memorization or passive listening whenever possible.

Employers should acknowledge the needs of their older workers because, in so doing, they will be encouraging greater productivity and profit. Already, there is some evidence of change in personnel directors' attitudes, and they are beginning to see the value of older workers (Research and Forecasts 1979). If these new attitudes persist and spread, they should improve the status of the older members of the work force. Policies and positive attitudinal changes would enable older workers to share their experiences, talents, and upgraded skills, not only for their own benefit, but also for that of others.

RECOMMENDATIONS AND CONCLUSION

Implications for the Future of the Older Worker

In the past, the prevalent attitude toward older workers has been to reward them with financial independence (i.e., retirement benefits) for withdrawing from active work. Today, however, the question is whether these workers should be encouraged to remain in the work force, utilizing their talents in a positive way. According to the literature, older workers are certainly trainable and retrainable. The issue is no longer "can older workers learn," but rather "who will train them, and employ them once training is completed." This issue is critical for older individuals who wish to (1) supplement their retirement funds with income-producing jobs, (2) enter unpaid jobs so they can feel needed and useful to society, (3) procure new jobs after displacement due to obsolete skills, or (4) re-enter the labor market after being homemakers. Continuing to use older workers and allowing financially troubled retired workers to reenter the labor market would also help lessen the critical funding difficulties anticipated for the Social Security system. Vocational and higher education, government agencies, and the business and industrial community can pool resources to train older workers. There are also various counseling and employment services currently operating for these individuals. The extent to which older workers are utilized, however, depends upon the interplay of various social and economic forces (Drewes 1981).

The complexity of the problem has as much to do with the attitude of the public as it does with uncertainty of funding for support programs or other factors. Employers may hear that the older population is trainable, dependable, productive, and not ready for retirement, but this does not mean that most will believe it. Until the demand for additional members in the work force becomes visible, the availability of younger workers makes the likelihood of widespread commitment to the hiring and retraining of older individuals questionable.

Another important part of the complex problem of meeting older workers' needs is the older workers themselves. In a survey conducted by this author in 1980, the majority of older adults responding did not indicate that they felt a need for job or skill training, although one-third were interested in self-enrichment or self-development courses such as gardening, woodworking, or volunteerism.

Conclusive evidence that most older workers do not wish to retire until the compulsory seventy years of age is not found in the literature. Given their generally improved state of health and a working environment that is often perceived as hostile or discriminatory, some older workers want to retire as soon as their age qualifies them and their retirement income is sufficiently high.

On the other hand, if industry does not change discriminatory policies related to older workers, organized labor may take the issue to the bargaining tables, or older workers may take their concerns to the courts (French 1980a). In age discrimination cases such as *Mistrella v. Sandia Laboratories* and *Marshall v. Goodyear Tire and Rubber*, a company's personnel system is closely scrutinized by the court. A court decision that goes against an employer can be more costly than a program that provides benefits and fair treatment for older personnel.

As long as employment for older workers is not a major concern, then the status quo of work and retirement will remain. Today, few programs are directed specifically toward the preparation of older workers for employment. In the few programs that do exist, the emphasis is on subsidized employment and not on job development and placement services. If business, industry, labor, government, and education wait until the need for older workers becomes obvious, there may be a critical shortage of workers, especially of those trained to meet technological job demands.

Recommendations for the Vocational Education Community

Since the Smith-Hughes Act of 1917, the major purpose of vocational education has been to prepare individuals for gainful employment as semiskilled or skilled workers in occupations not requiring a baccalaureate degree. Today, the Joint Economic Committee has recommended a new emphasis on vocational education in order to help bring down unemployment at a minimum economic cost (Feldman 1981). Many studies have been conducted to evaluate how well vocational education has been fulfilling its mission. Variables such as employment status, relatedness of job training, earnings, hours worked, self-employment, and job satisfaction have been researched. Although attention has been given to special populations such as women, the disadvantaged, and the handicapped in a number of these studies, very little attention has been given to the older worker.

The role of vocational education in serving the older adult is to plan approaches that provide employment-related education and services. Accomplishing this will involve a number of issues. One issue is whether older students can be identified and served in regular vocational education programs, or whether they need special or separate preparation for entry or reentry into the labor force. Contemporary vocational educators may question which educational resources may best serve adult populations (e.g., postsecondary education, business, industry, or community programs).

To aid vocational educators in serving the needs of the older population and in providing the labor market with a continuing supply of skilled workers, the following recommendations are given.

- Vocational education should work to adjust to the needs of a changing population and job market.
- Vocational education should provide training programs suited to the needs of older workers. These programs should provide new skill training as well as upgrading of present skills, and should have the input and cooperation of business, industry, and labor.
- Studies should be conducted to investigate the value of lifelong learning and continuing education in reducing unemployment for older persons.
- Research findings should be disseminated to employers, unions, and educators on the abilities of older workers and what strategies and methods will best accommodate them.
- Appropriate delivery systems for older students should be determined. In most instances, vocational educators can mainstream older individuals into regular programs, especially when training for entry-level jobs. In other cases, individualized learning plans can be used.

- Vocational education should become aware of issues and programs relating to the older population, and should seek ways to cooperate with other agencies that offer services to this population, such as state and area agencies on aging. Two areas for cooperation might be the provision of transportation and accommodation of older persons' interest in entrepreneurship programs.

- Vocational education should provide systematic guidance services for work life education and career development for all individuals, including older persons.

- Vocational educators should seek assistance from a variety of sources to enable them to offer programs for older people (e.g., fees; private, federal, state, local and community funding; and volunteer sources).

- Vocational educators should make use of the retired population as resource persons in instructional programs either as paid workers or as volunteers. Volunteers can be used in numerous situations that will be advantageous to students (Warmbrod and Elsner 1979).

- Vocational education should continue to keep pace with technological change because up-to-date skill training is crucial if older workers are to be competitive in the job market. Vocational education should develop new programs and pedagogies to deal with the teaching of skills for a technological labor market. Such programs will need to emphasize the skills needed in a "supply-side" economy (e.g., preparation for the kinds of work that will always be available, not for jobs that are scarce).

- Vocational education involvement in "customized training" should be continued. This involvement in economic development is adding opportunities for upgrading and retraining for older people in employment settings (Paul and Carlos 1981).

- Vocational education programs should specify different directions for different age groups within the population. For example, persons forty-five to sixty-five years of age may be especially interested in retraining; other vocational programs may be indicated for those sixty-five and older.

- Educators should cultivate "intergenerational values," those values that help members from different generations respect each other (Sultan 1981). Available programs would include "Life: A Celebration of Age" (American Guidance Service 1982), a discussion program for senior adults and anyone else who would like to view the satisfactions, problems, and opportunities of growing older.

- A comprehensive plan should be implemented to help dispel myths about older members of the population. Accurate information about older persons should be made available to all segments of society.

- Educators and employers should develop a new classification system for grouping older persons. Present groupings (e.g., "sixty-five and over," "forty-five and over") tend to obscure important differences within these groups (Sheppard 1979). Attempts should be made to consider individual differences and functional (as opposed to chronological) age whenever possible.

Other Recommendations Relating to Older Workers

As vocational educators seek to serve older workers they operate within an environment influenced by employers, the government, other agencies, and by the business, industry, and labor communities. Recommendations for these groups follow.

- Employers should explore the relationship between productivity and older workers by considering flexitime, part-time jobs, shared jobs, partial retirement, and other work place options. Greater effort should be made to stimulate part-time employment for retirees.

- Employers should offer opportunities for training and skill upgrading to all employees, including the older worker. Management should budget for this cost. Financial assistance through government tax credits or other programs could also help in defraying expenses, thus providing incentives for hiring or retraining older people.

- The experience of able older workers should be employed to help cope with the major training challenges brought about by technological change and government regulation. The experience of these workers, rather than being lost through neglect or retirement, could be utilized in the training and counseling necessary for younger employees to cope with these changes and job demands (Kieffer and Flemming 1980).

- Retirement planning programs should be expanded, and early planning should be stressed. One Harris (1975) study reports that a majority of older persons regret the fact that they did not develop comprehensive financial plans for retirement.

- The federal government, with the aid of business, industrial, and educational leaders, should enact national economic policies that support full employment—insofar as is possible—for all people who are able and wish to work, for as long as they want to work. Although the rights of older people to work would be more meaningful under a full employment economy (National Committee 1979), their rights cannot be set aside in adverse economic times.

- Reliable estimates of actual and potential labor supply would help planners in deciding the economy's productive potential by assessing the need for increased employment. This would permit a comparison between the labor force and level of unemployment. From this comparison, policies could be initiated to stimulate employment for workers of all ages (Standing 1978).

- Government, business, and industry should create policies and legislation to protect middle-aged and older workers, much as minorities, women, and veterans are now covered (Knowles 1981). This would ensure an equitable, quality work life for older workers.

- The Equal Employment Opportunity Commission, the federal age discrimination agency, will need to be concerned about the "inherent cruelty of age-based discrimination," and that mandatory retirement does not result in "an undesirable waste of human resources" (Schickman 1979, p. 54). Greater effort should be directed toward enforcing the Age Discrimination in Employment Act.

- The nation should develop a comprehensive employment retirement policy. This policy should coordinate the various aspects of all pertinent federal legislation, including the

Employment Act of 1964, the Age Discrimination in Employment Act, the Social Security Act, and the Employee Retirement Income Security Act, and the Older Americans Act.

- Consideration should be given to changing the Social Security system with regard to mandatory coverage, age limits, benefit levels, credit to women for unpaid work in the home, and other issues that would ensure equity in the system and encourage those who may wish to remain working as long as possible.

- A national program should be initiated to train older workers (over age fifty) for second careers. Additional income from second careers will aid the older, able worker, and, in the process, enhance the human resources of the labor market (French 1980b).

- International attention should be given to the mutual problems in the labor market, so that ideas and strategies can be shared and problems solved in a cooperative way.

- The need to research the personal concerns of the aging cannot be ignored. Past studies in industrial gerontology have been primarily demographic in nature or have related to the problems and needs of the older workers. Housing, food, and medical costs, crime, and consumer and legal rights—as well as the individual ways that older people manage finances, fear, stress, self-esteem, interpersonal problems—are areas of concern to the older worker, and must be addressed by research.

- The ultimate goal should be a national policy that attends to all the work-related needs of the aging population, because we are talking about our own future: a future that, it is hoped, will mean more than mere survival.

Conclusion

The adult years were once considered a stable and rational period, yet modern life has brought change and new uncertainty to those years, especially in later adulthood. Some older people now feel isolated and confused, not knowing that many others feel this same uncertainty (Schlossberg, Troll, and Leibowitz 1978).

Tish Sommers, head of the Older Women's League, has stated: "Ageism, like sexism, is a social disease. . . . The main problem lies not with us, the older workers and housewives, but in the nature of the society that allocates persons in the prime of life to the junkheap" (Weaver 1980, p. 13). Butler (1975) believes that it is not enough to have more and more people surviving; they must be a vigorous, involved, contributing, self-respecting group of people who are a vital part of society.

For the many economic, social, demographic, and legal reasons discussed in this paper, the critical issue becomes how to use, rather than discard, the middle-aged and older worker. The skills of these workers are not readily available elsewhere in the work force. Many employers now use retirees as consultants, taking advantage of their expertise to solve problems, work on special projects, and train younger workers. Numerous techniques are already available to provide these persons with different forms of full-time or part-time employment. Implementing these techniques, while requiring commitment from and coordination by management, need not interfere with the productivity and personnel structure of organizations.

Continued employment in the later years of life is feasible as long as workers maintain good health and the desire for employment. Education and training will be necessary, however, to

keep workers' skills updated to ensure good job performance. Employers must make this a high priority for older workers as well as younger ones. The size of the job market only partly reflects a country's use of its human resources; the other part is the extent to which unemployment and underemployment are perceived and corrected. When older workers are seen as the important alternative resource they truly are, the United States will find it has tapped one of its most overlooked, but richest, resources.

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